

Form ntefncurv – testntefncurv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-32513-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian L. Valay  
aka Brian Lee Valay  
4 Chesterfield Road  
Sewell, NJ 08080

Laura A. Labbee-Valay  
aka Laura Anne Labbee  
4 Chesterfield Road  
Sewell, NJ 08080

Social Security No.:  
xxx-xx-3349

xxx-xx-4874

Employer's Tax I.D. No.:

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**NOTICE OF RECEIPT OF RESPONSE TO  
NOTICE OF FINAL CURE PAYMENT**

TO: Brian L. Valay and Laura A. Labbee-Valay  
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post-petition amounts.

Dated: November 30, 2022  
JAN: def

Jeanne Naughton, Clerk

In re:  
Brian L. Valay  
Laura A. Labbee-Valay  
Debtors

Case No. 17-32513-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 30, 2022

User: admin  
Form ID: ntcfncur

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address
jdb/db	+ Brian L. Valay, Laura A. Labbee-Valay, 4 Chesterfield Road, Sewell, NJ 08080-2061

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph T. Margrabia	on behalf of Joint Debtor Brian L. Valay jmargrabia@comcast.net

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Total Noticed: 1

Joseph T. Margrabia

on behalf of Debtor Laura A. Labbee-Valay jmargrabia@comcast.net

Michael J. Milstead

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Roger Fay

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee rfay@milsteadlaw.com, bkecf@milsteadlaw.com

Stuart H. West

on behalf of Creditor Specialized Loan Servicing LLC swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11